

Citizen Input



Barriers to Accessing Health Insurance Coverage: Findings from Focus Groups and Surveys with Wisconsin Residents

**Wisconsin State Planning Grant
Joanne T. Simpson**



Population Groups

- ◆ **Race and Ethnicity**
 - ✓ **Latino residents**
 - ✓ **Hmong residents**
 - ✓ **African American residents**
- ◆ **18-24 year olds**
- ◆ **Farmers**



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RACE AND ETHNICITY



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About Dane County

	<u>Dane County</u>	<u>Wisconsin</u>
White	89.0%	88.9%
African American	4.0	5.7
Asian	3.5	1.7
Hispanic	3.4	3.6

Source: U.S. Census Bureau, Census 2000, Summary File 1



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Focus Groups in Dane County

- ◆ **Five groups were conducted**

- ✓ **Latino residents**
 - **2 uninsured, 1 insured**
- ✓ **African American residents**
 - **1 uninsured**
- ✓ **Hmong residents**
 - **1 insured**



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Uninsured - Latino Residents

- ◆ Language is a barrier to accessing health insurance
 - ✓ General information about health insurance needed
- ◆ Immigration status of concern
- ◆ None denied medical care
 - ✓ Clinic setting preferable
- ◆ Little value in insurance that does not cover all or most of the costs of care



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Uninsured - African American Residents

- ◆ Most participants thought that cost was the primary barrier
- ◆ Attempts to seek insurance through individual market unsuccessful
- ◆ Lack of information not a barrier
- ◆ Indicated preference for treatment from the ER (vs. clinic)



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Insured - Hmong

- ◆ Learned of health insurance through employer or state
- ◆ Language barrier results in misunderstandings about covered services, billing procedures
- ◆ Suggested mistrust
- ◆ Describe waiting until very sick to seek treatment



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Insured - Latino

- ◆ Expressed receiving insurance information from their employers
- ◆ Some confusion about the health insurance system
 - ✓ about what their policy covers, how to use the policy where to go for services
- ◆ Generally receive regular check-ups



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Focus Groups - Summary

- ◆ Non-English speaking participants indicate language is barrier to accessing coverage and understanding coverage options and billing procedures
 - ✓ Interpreters and workshops generally thought by participants to be useful to overcome lack of information
- ◆ Cost remains problematic for all participants



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18-24 YEAR OLDS



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Young Adults

- ◆ **National level research suggests a higher uninsured rate for young adults is due to:**
 - ✓ **losing Medicaid**
 - ✓ **losing coverage through parents**
 - ✓ **greater tendency to work in jobs where not offered or not eligible**
 - ✓ **lower take-up rates**



Source: Peter J. Cunningham, Issue Brief, April 1998

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Survey

- ◆ **Questionnaire sent to 18-24 year-olds who are members of the Family Health Center of Marshfield, Inc.**

- ✓ Mail survey: 72/179 returned
- ✓ Purpose: To better understand employment, student status, availability of insurance and barriers to obtaining health insurance coverage



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Findings

- ◆ **Results generally concur with what is known at the national level**

- ✓ **Not eligible for Medicaid/BadgerCare**
- ✓ **If they have insurance, it is generally as a dependent under parent's policy**
- ✓ **Over 40% indicated not able to obtain insurance through their job because it is not offered or they are not eligible**
- ✓ **Nearly 2/3 indicated they would have trouble affording comprehensive coverage**



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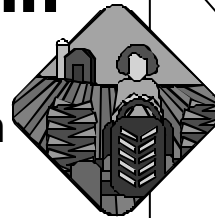
FARMERS



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Farmers in Wisconsin

- ◆ Uninsured Rate: 10% as compared to 6% for non-farm residents
- ◆ Higher uninsured rate may be due to:
 - ✓ self-owned business
 - ✓ occupational risks
 - ✓ not eligible for public programs



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Case Study: Dairy Producers in Barron County

- ◆ **Mail Survey: 228/809 surveys returned**

- ◆ **Findings:**

- ✓ Premiums and deductibles higher for farmers who purchase own coverage vs. obtaining coverage through off-farm employment
- ✓ Those who purchase own coverage less likely to have primary care services
- ✓ Reported depreciation range from \$508 to over \$250,000

Source: Barron County Health Department



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Case Study: Family Health Center of Marshfield, Inc.

- ◆ **Questionnaire sent to farmers who are members of FHC**

- ◆ **Mail Survey: 34/68 farmers responded**

- ◆ **Findings:**

- ✓ Having health insurance is important to respondents
- ✓ High out-of-pocket costs for coverage that does not provide primary care services
- ✓ In general, respondents were not opposed to government-supported insurance options



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CONCLUDING THOUGHTS

- ◆ The magnitude at which barriers to insurance impact various populations differs
- ◆ Multiple approaches may be necessary to improve access to health insurance



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